

**UNITED STATES BANKRUPTCY COURT  
SOUTHERN DISTRICT OF OHIO  
EASTERN DIVISION**

In re:

Guy Mabry

\* Case No. 12-59753

Kamina Mabry

\* CH 13

Debtors

\* Judge: CALDWELL

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**Amended - MOTION TO MODIFY CHAPTER 13 PLAN (Doc 100)**

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Now come Debtors, by and through counsel, and move the Court for modification of the confirmed Chapter 13 Plan of Debtors. In support of this motion, Debtors represent to the Court that:

1. Debtors petitioned for relief on November 12, 2012, and the proposed Chapter 13 Plan was confirmed on February 21, 2013, providing for a “pot plan” with an estimated dividend to unsecured creditors of 30%, with a \$1,980.00 monthly payment for 18 months and payments increasing to \$2,563.00 thereafter for the remainder of the plan.
2. The plan was later modified on December 9, 2014 (Doc 73) to lower the dividend to unsecured creditors to 1% and to lower the plan payments to \$1465.00 for the remainder of the plan.
3. The plan was again modified on June 11, 2015 (Doc 92) to provide for plan payments of \$1675.00.
4. Debtors have had a change in income. Mr. Mabry is currently receiving unemployment compensation due to a loss of employment.
5. Debtors’ new monthly disposable income is \$1,350.00 as indicated by the attached amended schedules I and J.
6. Debtors proposes to modify their plan payment to \$1350.00 beginning with the month of June 2016 for seven months and then increasing to \$1865.00 beginning in January 2017 and continuing through the remainder of the plan.
7. Debtors propose that payment towards attorneys fees shall be suspended until such time as Debtors’ plan payment increases.
8. Debtors do not propose to change treatment of secured creditors. Secured creditor

Americredit Financial Services has already been paid the secured portion of their claim.

9. Debtors propose to keep the dividend to unsecured creditors to 1%.
10. Debtors anticipate the proposed modified plan will complete in the 60<sup>th</sup> month of the plan

WHEREFORE, Debtors pray for an order modifying the confirmed Chapter 13 Plan as provided herein.

Respectfully submitted,

/s/ Michael A. Cox  
Michael A. Cox (0075218)  
Guerrieri, Cox & Associates  
2500 N. High St., Ste 100  
Columbus, OH 43202  
PH: (614) 267-2871  
Fax to (614) 267-2873  
[coxecf@columbusdebtrelief.com](mailto:coxecf@columbusdebtrelief.com)  
Attorney for Debtors

UNITED STATES BANKRUPTCY COURT  
SOUTHERN DISTRICT OF OHIO  
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In re:

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**NOTICE OF AMENDED MOTION TO MODIFY PLAN AND CERTIFICATE OF SERVICE**

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The above debtors have filed a motion to modify their Chapter 13 Plan.

**Your rights may be affected. You should read these papers carefully and discuss them with your attorney, if you have one in this bankruptcy case. (if you do not, you may wish to consult one.)**

If you do not want the court to consider the Motion for to Modify Chapter 13 Plan, you or your attorney must file with the Court a written response memorandum within **21 days** of Friday, August 12, 2016, the date of service with the U.S. Bankruptcy Court (address set forth below) or your attorney must file a response using the court's ECF system.

The Address for the Court is:

United States Bankruptcy Court  
170 N. High Street  
Columbus, OH 43215

If you mail your response to the court for filing, you must mail it early enough so the Court will receive it on or before the date stated above.

**If you or your attorney do not take these steps, the court may decide that you do not oppose the relief sought in the motion and may enter an order granting that relief.**

**CERTIFICATE OF SERVICE**

The undersigned hereby certifies that a copy of the foregoing **Amended Motion to Modify and Notice** was served upon the Trustee and U.S. Trustee electronically and by regular

U.S. Mail on August 12, 2016, upon the Client and the creditors or parties of interest listed below.

The following creditors or parties in interest were served electronically at the address registered with ECF:

U.S. Trustee  
Faye English, Chapter 13 Trustee  
Edward J Boll  
Craig Andrew Edelman  
Brian M Gianangeli  
Nicholas Edward O'Bryan

Creditors and parties of interest Served via Regular Mail:

All parties in interest on the attached creditor matrix.

Guy & Kamina Mabry  
2463 Mock Rd.  
Columbus, OH 43219-1381

Date August 12, 2016

/s/ Michael A. Cox  
Michael A. Cox (0075218)

0648-2

Case 2:12-bk-59753

Southern District of Ohio

Columbus

Wed Jun 29 15:45:18 EDT 2016

AT&amp;T Bankruptcy Department

P.O. Box 769

Arlington, TX 76004-0769

Academic Association

C/o FFCC Columbus Inc

1550 Old Henderson Rd.

Columbus, OH 43220-3626

(p)AMERICREDIT FINANCIAL SERVICES DBA GM FINAN

PO BOX 183853

ARLINGTON TX 76096-3853

American Coradius Internaitonal Inc

2420 Sweet home Rd

Ste 150

Buffalo, NY 14228-2244

American Electric Power

Bankruptcy

1 AEP Way

Hurricane, WV 25526-1231

American InfoSource LP

T Mobile USA Inc

PO Box 248848

Oklahoma City OK 73124-8848

Asset Acceotance LLC

PO Box 2036

Warren, MI 48090-2036

Asst US Trustee (Col)

Office of the US Trustee

170 North High Street

Suite 200

Columbus, OH 43215-2417

Edward J Boll

PO Box 5480

Cincinnati, OH 45201-5480

Brian K. Neidenthal DC AO

PO Box 120

Plain City, OH 43064-0120

(c)BUCKEYE LENDING SOLUTIONS

6785 BOBCAT WAY STE 200

DUBLIN OH 43016-1443

CBCS

170 E. Town Street

PO Box 18838

Columbus, OH 43215-4608

(p)CAPITAL ONE

PO BOX 30285

SALT LAKE CITY UT 84130-0285

Capital One, N.a.

Capital One Bank (USA) N.A.

Po Box 30285

Salt Lake City, UT 84130-0285

Carmel Financial Corp

101 E Carmel Dr Ste 200

Carmel IN 46032-2668

Cash Land

17 Triangle Park

Cincinnati, OH 45246-3411

Cash Net USA

PO Box 06230

Chicago, IL 60606-0230

Cash Yes

PO Box 96503 #15050

Washington, DC 20090-6503

Chase

P.O. Box 15298

Wilmington, DE 19850-5298

Chase Bank

340 S Cleveland Ave

Bldg 370

Westerville, OH 43081-8917

Check N Go

2000 North Rd. SE

Warren, OH 44484-3301

Christian Community Credit Union

101 S Barranca Avenue

Covina, CA 91723-2814

Christian Community Credit Union

255 N Lone Hill Ave

San Dimas CA 91773-2308

City of Columbus

Dept Of Public Utilities

910 Dublin Rd

Columbus OH 43215-9060

(p)COLUMBIA GAS

290 W NATIONWIDE BLVD 5TH FL

BANKRUPTCY DEPARTMENT

COLUMBUS OH 43215-4157

Columbia House

1400 North Fruitridge Ave

Terre Haute, IN 47804-1776

Columbus Appraisal Company, LLC

PO Box 1946

Powell, OH 43065-1946

Case 2:12-bk-59753 Doc 102 Filed 08/12/16 Entered 08/12/16 13:49:31 Desc Main  
Columbus City Treasurer Columbus Department of Public Utilities Columbus Southern Power  
Power Sewer and Water Services Power Sewer & Water Services P.O. Box 3030  
PO Box 182882 P.O. Box 182882 Anderson, IN 46018-3030  
Columbus, OH 43218-2882 Columbus, OH 43218-2882

Computer Collections Inc Michael A Cox Credit Management Services  
Claim Dept 071120 640 West 4th St 2500 High Street 150 Crosspoint Pkwy  
PO Box 5238 Suite 100 Getzville, NY 14068-1602  
Winston Salem, NC 27113-5238 Columbus, OH 43202-2988

Credit Solutions Corp Dept Of Education/neln Double Day Book Club  
5454 Ruffin Rd. 121 S 13th St PO Box 6536  
Suite 200 Lincoln, NE 68508-1904 Camp Hill, PA 17012-0001  
San Diego, CA 92123-1313

Craig Andrew Edelman Educational Credit Management Corporation Educational Credit Management Corporation  
Buckley Madole, P.C. PO Box 75906 PO Box 16408  
PO Box 9013 St Paul, MN 55175 St. Paul, MN 55116-0408  
Addison, TX 75001-9013

Faye D. English FBCS Inc FCSI  
Chapter 13 Trustee 2200 Byberry Rd PO Box 3910  
10 West Broad Street Ste 120 Tupelo, MS 38803-3910  
Suite 900 Hatboro, PA 19040-3739

(p)CHOICE RECOVERY INC First Premier Bank First Source  
1550 OLD HENDERSON ROAD 3820 N. Louise Ave. 205 Bryant Woods South  
STE 100 Sioux Falls, SD 57107-0145 Buffalo, NY 14228-3609  
COLUMBUS OH 43220-3662

Four Seasons Cash Fulton Friedman & gullace, LLC G. Duane Welsh, Attorney at Law  
P.O. Box 320 PO Box 2123 PO Box 2086  
Timber Lake, SD 57656-0320 Warren, MI 48090-2123 Dublin, OH 43017-7086

GE Capital Retail Bank GE Money Bank/Care Credit GM Financial  
Attn: Bankruptcy Department Attn: bankruptcy Po Box 181145  
PO Box 960061 Po Box 103104 Arlington, TX 76096-1145  
Orlando FL 32896-0661 Roswell, GA 30076-9104

Gemb/JC Penny Brian M Gianangeli Grant Medical Center  
Attention: Bankruptcy 6305 Emerald Parkway 3728 Olentangy River Rd.  
Po Box 103104 Dublin, OH 43016-3241 Columbus, OH 43260-0001  
Roswell, GA 30076-9104

Grant Riverside Medical Care Found HSBC Retail Services IQ Receivable Solutions, Inc.  
PO Box 73439 PO Box 5244 PO Box 6870  
Cleveland, OH 44193-0001 Carol Stream, IL 60197-5244 Columbus, OH 43205-0870

JP Recovery Services, Inc PO Box 16749 Rocky River, OH 44116-0749	LVNV Funding PO Box 9134 Needham Heights, MA 02494-9134	LVNV Funding, LLC its successors and assigns assignee of North Star Capital Acquisition LLC Resurgent Capital Services PO Box 10587 Greenville, SC 29603-0587
Guy Cameron Mabry Sr. 2463 Mock Rd. Columbus, OH 43219-1381	Kamina Olivia Mabry 2463 Mock Rd. Columbus, OH 43219-1381	Magnum Cash Advance C/O Call Center Services, Inc. PO Box 7294 Wilmington, DE 19803-0294
Mike DeWine 150 E. Gay St. 21st Floor Columbus, OH 43215-3191	NCO Financial 507 Prudential Rd. Horsham, PA 19044-2368	National Loans PO Box 12699 Columbus, OH 43212-0699
National Payday Loans Santo Domingo De Heredia, Calles 1&2 Ave Terecer casa a mano izquierda Heredia, Costa Rica, 40301	Nationwide Children's Hospital Collection Department 700 Children's Drive Columbus, OH 43205-2664	Nationwide Credit Inc 4700 Vestal Pkwy Vestal, NY 13850-3770
Nelnet on behalf of the U.S. Dept. of ED 3015 South Parker Road, Suite 400 Aurora, CO 80014-2904	Northland Group, Inc. P.O. Box 390846 Minneapolis, MN 55439-0846	Northstar Capital Acquisition C/O Morgan & Pottinger PSC 204 E. Market St. Louisville, KY 40202-1218
Nicholas Edward O'Bryan Laurito & Laurito LLC 7550 Paragon Road Dayton, OH 45459-5317	Ohio Attorney General Collections Enforcement, Attn:Bankruptcy 150 E. Gay St., 21st Floor Columbus, OH 43215-3191	Ohio Department of Taxation Bankruptcy Division P.O. Box 530 Columbus, OH 43216-0530
Ohio Dominican College 1216 Sunbury Rd Columbus, OH 43219-2099	Ohio State Department of Taxation Attn Bankruptcy P.O. Box 530 Columbus, OH 43216-0530	Ohiohealth Urgent Care LLC Dept 5248 Los Angeles, CA 90084-0001
PNC 2700 Cleveland Ave Columbus, OH 43211-1648	PNC BANK PO BOX 94982 CLEVELAND, OHIO 44101-4982	Pinnacle Credit Services PO Box 640 Hopkins, MN 55343-0640
Plain Green 93 Mack Rd., Suite 600 PO Box 255 Box Elder, MT 59521-0255	Pnc Bank, N.a. 1 Financial Pkwy Kalamazoo, MI 49009-8002	Portfolio Recovery Associates 140 Corporate Blvd. Norfolk, VA 23502-4952

QVC  
P.O. Box 105982  
Dept. 05  
Atlanta, GA 30348-5982

Quantum3 Group LLC as agent for  
ACE Cash Express INC  
PO Box 788  
Kirkland, WA 98083-0788

Quantum3 Group LLC as agent for  
Comenity Bank  
PO Box 788  
Kirkland, WA 98083-0788

Roundup Funding  
PO Box 91121  
MS 550  
See SSNSSeattle, CO 98111-9221

Sallie Mae  
Attn: Claims Department  
Po Box 9500  
Wilkes-Barre, PA 18773-9500

Sallie Mae Inc. on behalf of  
Department of Education  
P.O. Box 740351  
Atlanta, GA. 30374-0351

Sallie Mae Inc. on behalf of GLHEC  
2401 International Lane  
Madison, WI 53704-3121

Sidney Price DDS  
117 Lazelle Rd E Ste D  
Columbus OH 43235-8605

Sprint  
Bankruptcy Department  
6391 Sprint Pkwy  
Shawnee Mission, KS 66251-2800

(p)C O AMERICAN INFOSOURCE LP  
4515 N SANTA FE AVE  
OKLAHOMA CITY OK 73118-7901

Telhio Credit Union  
96 North Fourth Street  
Columbus, OH 43215-3163

The Ohio Bell Telephone Company  
% AT&T Services, Inc  
Karen Cavagnaro, Paralegal  
One AT&T Way, Room 3A231  
Bedminster, NJ 07921-2693

Time Warner Cable  
Bankruptcy Department  
PO Box 1327  
Charlotte, NC 28201-1327

US Bank Home Mortgage  
c/o Nicholas E O'Bryan  
7550 Paragon Road  
Dayton OH 45459-5317

(p)US BANK  
PO BOX 5229  
CINCINNATI OH 45201-5229

Us Bank Home Mortgage  
4801 Frederica St  
Owensboro, KY 42301-7441

Usdoe/glelsi  
400 Maryland Ave SW  
Washington DC 20202-0001

Vision Financial Corp.  
PO Box 800  
Purchase, NY 10577-0800

Wells Fargo National Bank/tsa  
Attention: Bankruptcy  
Po Box 182685  
Columbus, OH 43218-2685

White Hills Cash Island Finance  
PO Box 330  
Hays, MT 59527-0330

White Hills Cash LLC  
Bankruptcy Dept  
5781 W Sunrise Blvd  
Plantation Fl 33313-6269

Williams & Fudge Inc  
300 Chatham Ave STE 201  
Rock Hill, SC 29730-5395

Worthington Pediatric Dentists  
117 Lazelle Rd.  
East Ste. D  
Columbus, OH 43235-8605

Wow Internet & Cable  
PO Box 118288  
Carrollton, TX 75011-8288

YMCA of Central Ohio  
1640 Sandalwood Drive  
Columbus, OH 43229-3698

The preferred mailing address (p) above has been substituted for the following entity/entities as so specified by said entity/entities in a Notice of Address filed pursuant to 11 U.S.C. 342(f) and Fed.R.Bank.P. 2002 (g)(4).

AmeriCredit Financial Services, Inc.  
PO Box 183853  
Arlington, TX 76096

(d)AmeriCredit Financial Services, Inc.  
PO Box 183853  
Arlington, Texas 76096

(d)Americredit Financial Services  
PO Box 183853  
Arlington, TX 76096

Capital One Bank USA NA  
15000 Capital Once Dr.  
Richmond, VA 23238

Columbia Gas of Ohio  
200 Civic Center Drive, 11th Floor  
Columbus, OH 43215

Ffcc-columbus Inc  
1550 Old Hederson Road St.  
Columbus, OH 43220

JEFFERSON CAPITAL SYSTEMS LLC  
PO BOX 7999  
ST CLOUD MN 56302

(d)Jefferson Capital Systems LLC  
PO Box 7999  
Saint Cloud, MN 56302-9617

Portfolio Recovery Associates, LLC  
POB 41067  
Norfolk VA 23541

Professional Debt Mediation, Inc.  
PO Box 550-979  
Jacksonville, FL 32255

T-Mobile  
P.O. Box 742596  
Cincinnati, OH 45274

US Bank NA  
Bankruptcy Dept  
PO Box 5229  
Cincinnati OH 45201-5229

Addresses marked (c) above for the following entity/entities were corrected  
as required by the USPS Locatable Address Conversion System (LACS).

Buckeye Lending Solutions  
7001 Post Rd.  
Suite 200  
Dublin, OH 43016

The following recipients may be/have been bypassed for notice due to an undeliverable (u) or duplicate (d) address.

(u)Ohio Department of Taxation

(u)Seaside Cash

(u)US Bank, NA

End of Label Matrix  
Mailable recipients 117  
Bypassed recipients 3  
Total 120